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of thrift, are in error. But the question may be raised whether the Charity Organization Society is not right when it demands that changes in outward conditions shall not be brought about either in such a way or at such a rate as involves the spiritual demoralization of those who would benefit materially from these changes.

The author has a keen and incisive mode of statement. There are suggestive and humorous comments, as, for example, "practical politics means always in the first place doing half the task in a leisurely fashion, and secondly, leaving the other half undone" (p. 83). One therefore regrets all the more that the form has the roughness of incompleteness. The editors have, however, rightly preferred to leave unfinished work unfinished, and there is value in the presentation of even so incomplete a study as this of the appropriation of governmental machinery by this idea of social obligation.

S. P. B.

THE UNIVERSITY OF CHICAGO

State Insurance. By FRANK W. LEWIS. Boston: Houghton, Mifflin Co., 1909. 8vo, pp. 233. \$1.25.

The author, who frankly announces his belief in state insurance, logically starts out by attempting to show the need for such a reform, and therefore begins with the defects in our present industrial system. He claims that a man has a right to a living and that that living must be reckoned to include the whole period of life and all its vicissitudes. In actual practice, however, as he believes, the wage contract is made "as though sickness, accidents, invalidity, and old age had been permanently banished from the earth," the inevitable consequence being great and recurrent distress and suffering among a large portion of the laboring class. In discussing the proper attitude of the state toward social legislation and arguing that insurance is one of the state's functions, he points to the steadily increasing activity of the government in so many lines, and insists that the state which protects the weak from the strong is fulfilling one of its most sacred and fundamental functions, a function especially incumbent upon a democracy. Why, he queries, is it not as much a proper function of the state, if it can do this effectively, to guarantee equality of opportunity as to guarantee political equality? A system which will be compulsory is necessary, furthermore, since "every other system ever devised has failed to reach those for whom it was especially prescribed." After describing the German system, the author reviews the situation as to accident insurance and workingmen's compensation in different countries and shows how "the United States stands alone among the civilized nations of the world in adhering to the law of negligence as a solution of the problem of industrial accidents," while other nations have taken the forward step and made the financial burden of workingmen's injuries a charge upon the particular industry. Turning to consider the various existing institutions, savings banks, friendly societies, trade union benefits, and insurance companies—organizations whose very presence shows the social need—he declares that "no one of them or all of them combined are adequate or even appropriate for the satisfaction of the need." In discussing the incidence an interesting, though one must fear impracticable,

argument is advanced that the cost should be borne by the workingman, and his wages raised if necessary to bring them to the proper living scale. Finally, turning to old-age pensions, the author concludes that they should be adopted, that they should be contributory and compulsory, and that their cost should be borne by the industry which employs the labor.

The book is intended for the public rather than the economist and does not pretend to be either a thorough or a scientific treatment of the subject. But it can well be recommended to the general reader who desires a clear, sympathetic, and sane statement of the reasons in favor of workingmen's insurance—a subject about which a greater knowledge on the part of the public is much to be desired.

A Modern City. Providence, Rhode Island, and Its Activities. Edited by WILLIAM KIRK. Chicago: The University of Chicago Press, 1909. 8vo, pp. ix+363. \$2.50.

The aim of this book, to quote the editor is: "to present the physical characteristics, the racial elements, the commercial and industrial growth, the labor conditions, and the governmental, financial, educational, aesthetic, philanthropic, and religious activities of a typical American city. . . . It seeks to describe what a modern city does, and how it does it . . . and to survey its distinctive characteristics." Consequently it is made up of chapters on this series of heads by different writers. Naturally they vary considerably in value: those on "Population," "Labor," and "Finance," to mention such as are of interest to the economist, are good, while that on "Industry" is lamentably weak—mostly eighteenth-century history. There is, in fact, throughout the book, a rather uncertain wavering between historical fact and present-day conditions which not only is disconcerting in this description of a "modern city" but also results in some unfortunate gaps. Whether, as the editor suggests, a series of this character on different cities would make possible important generalizations for the solution of city problems must be open to doubt. In most cases it seems probable that a more intensive study upon specific problems would prove to be necessary.

Socialism and Its Perils. By SIR WILLIAM EARNSHAW COOPER. London: Eveleigh Nash, 1908. 8vo, pp. xi+338. 2s. 6d.

The author appears to have read fairly widely in a rather miscellaneous assortment of writings by British socialists. He has here gathered together a large collection of extracts from these writings, and he devotes his time to pointing out their contradictions, expressing his horror at the audacity of the proposals, and explaining the impossibility of ever carrying them to a successful conclusion. It can hardly be considered a fair presentation of the socialists' aims and ideals; nor does it show a knowledge of the present-day tendencies in their ranks. Still, the author does present a good many matter-of-fact statements, pertinent calculations, and forceful arguments tending to show the practical difficulties in the way of the socialists' programme. His attitude, however, is not judicial, and his use of statistics is careless and uncritical.